



**CHAPTER 13 PLAN SUMMARY**

The Debtor proposes an initial plan, which is subject to modification, as follows:

**I. Plan Payments**

The plan proposes a payment of **\$250.00** per month for a period of **at least 36** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

**II. Administrative Costs****1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of **\$3,700.00**. The Attorney has received \$ **0.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

**2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

**1. Domestic Support Obligations ("DSO")**

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

**2. Other priority claims to be paid by Trustee**

Creditor	Estimated Priority Claim
<b>-NONE-</b>	

**IV. Secured Claims****1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
<b>BB&amp;T</b>	<b>1st mortgage on house</b>	<b>R</b>	<b>Y</b>	<b>\$767.63</b>	<b>\$0.00</b>	<b>D</b>
<b>Wells Fargo Bank NV NA</b>	<b>2nd mortgage on house</b>	<b>R</b>	<b>Y</b>	<b>\$64.00</b>	<b>\$0.00</b>	<b>D</b>

**2. Personal Property Secured Claims**a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
<b>Capital One</b>	<b>2006 Honda</b>	<b>\$8,761.00</b>	<b>Y</b>	<b>*\$0.00</b>	<b>\$78.00</b>	<b>\$170.00</b>	<b>Till</b>
<b>United Consumer</b>	<b>Kirby Vacuum</b>	<b>\$870.00</b>	<b>Y</b>	<b>\$570.00</b>	<b>\$0.00</b>	<b>\$10.00</b>	<b>Till</b>

**\*910 Claim**

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

**3. Collateral to be Released**

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
<b>-NONE-</b>	

**4. Liens to be Avoided**

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
<b>-NONE-</b>	

**V. Co-Debtor Claims**

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
<b>-NONE-</b>			

**VI. General Unsecured Claims Not Separately Classified**

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

**VII. Executory Contracts/Leases**

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
<b>-NONE-</b>						

**VIII. Special Provisions**

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: June 9, 2016

/s/ Stephen D. Ling

**Stephen D. Ling**

Attorney for the Debtor

Address: **1515 W. Cornwallis Drive, Suite 101  
Greensboro, NC 27408-6334**

Telephone: **336-272-2157**

State Bar No. **05718**

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

Sharon LaNeise Wilson

SS# xxx-xx-3680

Debtor

CERTIFICATE OF SERVICE

Case No. B-16

C13G

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Anita Jo Kinlaw Troxler  
Chapter 13 Trustee  
P.O. Box 1720  
Greensboro, NC 27402-1720

BB&T  
Attn: Bankruptcy Dept.  
P.O. Box 1847  
Wilson, NC 27894

Capital One Auto Finance  
Attn: Bankruptcy Department  
7933 Preston Road  
Plano, TX 75024

Capital One Bank  
Attn: Bankruptcy Dept.  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

CareCare One/Synchrony Bank  
Attn: Bankruptcy Dept.  
P.O. Box 965060  
Orlando, FL 32896-5060

Carolina NeuroSurgery & Spine  
c/o Financial Data Systems  
Attn: Managing Agent  
1638 Military Cutoff Road  
Wilmington, NC 28403

Carolina Nuerosurgery & Spine Associates  
225 Baldwin Avenue  
Charlotte, NC 28204-3109

Cone Health  
Urgent Medical and Family Care  
102 Pomona Drive  
Greensboro, NC 27407

Employment Security Commission  
Tax Dept  
P.O. Box 26504  
Raleigh, NC 27611-6504

FirstPoint Collection Resources  
P.O. Box 26140  
Greensboro, NC 27402-6140

Greensboro City Taxes  
P.O. Box 3136  
Greensboro, NC 27402

Greensboro Specialty Surgery Center  
3820 N. Elm Street, Suite 102  
Greensboro, NC 27455

Guilford County Tax Dept.  
P.O. Box 3328  
Greensboro, NC 27402-3328

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Moses Cone Memorial Hospital  
c/o PMAB LLC  
4135 Southstream Boulevard, Suite 400  
Charlotte, NC 28217-4636

NC Dept of Revenue  
Attn: Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27640-0001

Piedmont Orthopedic  
300 West Northwood Street  
Greensboro, NC 27401-6111

SAF/Tru Student, Inc.  
2500 Broadway  
P.O. Box 5720  
Helena, MT 59604-5720

Salem Professional  
c/o Transworld Systems  
2235 Mercury Way Ste 275  
Santa Rosa, CA 95407

Terminix Co.  
2200 16th Street  
Greensboro, NC 27405-5124

United Consumer Financial Services  
865 Bassett Road  
Westlake, OH 44145

Wells Fargo Bank NV NA  
MAC F82535-02F  
P.O. Box 10438  
Des Moines, IA 50306

Date: June 9, 2016

/s/ Stephen D. Ling

Stephen D. Ling NCSB #05718  
Attorney for Debtor  
1515 W. Cornwallis Drive, Suite 101  
Greensboro, NC 27408-6334  
(336)272-2157